

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant :	Bruce Nappi	Art Unit :	3696
Serial No. :	10/669,929	Examiner :	Samica L. Norman
Filed :	September 24, 2003	Conf. No. :	4620
Title :	EFFECTING FINANCIAL TRANSACTIONS		

**MAIL STOP AF**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

REPLY TO ACTION OF APRIL 4, 2008